

File 348:EUROPEAN PATENTS 1978-2004/May W03
 (c) 2004 European Patent Office
 File 349:PCT FULLTEXT 1979-2002/UB=20040520,UT=20040513
 (c) 2004 WIPO/Univentio
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Set	Items	Description
S1	31720	(E OR ELECTRONIC? OR DIGIT? OR ONLINE OR ON()LINE) (3N) (CHARGE? OR PURCHASE? OR PAYMENT? OR DISBURSEMENT? OR BILLING?) OR EDI OR ELECTRONIC()DATA()EXCHANG? OR ELECTRONIC()TRANSACTION?
S2	5095	(CASH OR PREPAID OR UNIVERSAL OR PROPRIETARY OR RELOADABLE OR DEBIT) (1W) (CARD OR CARDS)
S3	2350	(AUTHORIZ? OR AUTHORIS?) () (REQUEST? OR CODE OR CODES OR CODING?)
S4	105	OVERPAYMENT? OR UNDERPAYMENT?
S5	424	AU=(TAKATSU, Y? OR TAKATSU Y? OR YAMAZAKI, H? OR YAMAZAKI - H?)
S6	780	S1(S)S2
S7	20	S6(S)S3
S8	14	S7 AND IC=G06F
S9	0	S6(S)S4
S10	0	S5(S)S1

8/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01349634

Method and apparatus for enhancing communication between points of sale devices

Verfahren und Apparat zum Verbessern der Kommunikation zwischen Verkaufsstellen

Procede et systeme destines a ameliorer la communication entre points de vente

PATENT ASSIGNEE:

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INVENTOR:

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Meaney, Declan Michael, Flat 3, 10 Walcot Road, Bath BA1 5NF, (GB)

LEGAL REPRESENTATIVE:

Brown, Kenneth Richard et al (28831), R.G.C. Jenkins & Co. 26 Caxton Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 1152363 A2 011107 (Basic)
EP 1152363 A3 030604

APPLICATION (CC, No, Date): EP 2001304044 010503;

PRIORITY (CC, No, Date): GB 10823 000504

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60 ; H04L-029/06; H04L-029/08

ABSTRACT WORD COUNT: 149

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200145	810
SPEC A	(English)	200145	6412
Total word count - document A			7222
Total word count - document B			0
Total word count - documents A + B			7222

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION file to the retailer's acquiring bank 4.

In cases where authorisation is required (i. e . the purchase is above the floor limit), an **authorisation request** can be sent between the retail EPOS terminal 1 and the retailer's acquiring bank 4.

Similarly, for **debit cards** , and depending on the type of EPOS terminal hardware, direct payments may be made on...

8/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01057884 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS USING MULTI-PAYMENT PREFERENCES

**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES REPOSANT SUR
L'UTILISATION DE PREFERENCES DE PAIEMENTS MULTIPLES**

Patent Applicant/Assignee:

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Inventor(s):

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MURRAY Jack B Jr, 3532 Barkley Drive, Fairfax, VA 22031, US,

Legal Representative:

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Company, 1545 Route 22 East, P.O. Box 900, Annandale, NJ 08801-0900, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200388078 A2-A3 20031023 (WO 0388078)

Application: WO 2003US10577 20030407 (PCT/WO US03010577)

Priority Application: US 2002370244 20020408; US 2003407367 20030404

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21710

Main International Patent Class: **G06F-017/16**

Fulltext Availability:

Claims

Claim

... procedures (if appropriate), merchant location and merchant
identifier. It is important to note that some **payment** methods (e .g.,
check, credit and debit) require authorization procedures, while - 17
others (e.g., cash, certified...

...each merchant. Examples include, but is not limited to: default payment
method, credit card number, **debit card** number, bank account number,
credit/ **debit card** type, credit/ **debit card** expiration date, name
and billing address for credit/ **debit card** , checking account bank
name, checking account number,
bank routing number, associations between each merchant and...store 12 is
a conventional "brick and mortar" store where
consumers can physically select and **purchase** merchandise, whereas
online
merchant 12' is a website operated by a merchant that allows online
consumers
to examine...

...online merchant computer 734. Upon receiving the data, the online
merchant computer 734 creates an **authorization request** comprised of
the customer ID, a merchant ID and transaction data, and then transmits
the...

...in a merchant's database. As discussed, in an embodiment of the present
invention, an **authorization request** including transaction data is
received from a POS terminal by a transaction processing system

comprising...may include, but are not limited to, at least one of the following: credit card, **debit card**, ATM card, or bank account. [077] The customer transponder or transceiver can be associated with...

...information may be transmitted electronically derived such as from a magnetic stripe of a credit/ **debit card** or a driver's license. Or the identification information may be submitted separately. In a...

...the customer to provide the name of the customer, address, phone number, credit card number, **debit card** number, or other payment or customer information. The form may also comprise a preprinted or...

...receive a receipt after each transaction. Instead, a customer may prefer to receive a daily e-mail communication detailing **purchases** made within the past 24 hours.

[086] In an embodiment of the present invention, loyalty...

8/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01018988 **Image available**

SECURE DIGITAL ESCROW ACCOUNT TRANSACTIONS SYSTEM AND METHOD

SYSTEME ET PROCEDE DE TRANSACTIONS DE COMPTE DE GARANTIE BLOQUE NUMERIQUES ET SECURISEES

Patent Applicant/Assignee:

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Inventor(s):

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JOSEPH David Neal, 104 Bergen Drive, Little Falls, NJ 07424, US,

Legal Representative:

HELFGOTT Samson (et al) (agent), Katten Muchin Zavis Rosenman LLP, 575
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200348996 A1 20030612 (WO 0348996)

Application: WO 2002US38837 20021204 (PCT/WO US0238837)

Priority Application: US 200110340 20011205

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11253

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... and

a web based transaction application;
said service provider bank network signaling said account transaction
charges
received
by **electronic** funds processor; ... plurality of merchants at different
link nodes each of said terminal network links including credit/ **debit**
card functionality and cash payment functionality for enabling the
receipt of payment of account transactions at least one; collection
functionality for gathering credit/ **debit card** payment and information
from the sale transactions with the merchant terminal network links by a
...impound transaction server; and
decentralized network tax impound transaction server;
authorization functionality for generating an **authorization code** to
instruct the
merchant bank to impound the taxes of said account transaction;
functionality for...

8/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00857296 **Image available**

METHOD OF CONDUCTING SECURE TRANSACTIONS OVER A NETWORK
PROCEDE POUR EFFECTUER DES TRANSACTIONS SECURISEES SUR UN RESEAU

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200190967 A2 20011129 (WO 0190967)

Application: WO 2001CA749 20010525 (PCT/WO CA01000749)

Priority Application: US 2000578708 20000526

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6706

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... wherein said first electronic message
transmitted over said public or quasi-public network comprises an
electronic
purchase order to **purchase** merchandise or services over said public
or
quasi-public network, said information transmitted from said processing
computer to the computer system of one or more financial institutions
including credit card, **debit card**, account or other information with

respect to the individual, business or other entity wishing to...

...of the one or more financial institutions including authorizing the use of a credit card, **debit card**, account or other method of payment of said individual, business or other entity for said **purchase**, said second **electronic** message transmitted from the computer system of the one or more financial institutions to said processing computer including an **authorization code** acknowledging payment of said purchase by way of said credit card, **debit card**, account or other method of payment of said individual, business or other entity.

5 The....

8/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00846414 **Image available**

SYSTEM AND METHOD FOR WIRELESS PURCHASES OF GOODS AND SERVICES

SYSTEME ET PROCEDE D'ACHAT SANS FIL DE PRODUITS ET DE SERVICES

Patent Applicant/Assignee:

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Legal Representative:

ROBERTS Jon L (et al) (agent), Roberts Abokhair and Mardula, LLC, Suite 1000, 11800 Sunrise Valley Drive, Reston, VA 20191, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180133 A2 20011025 (WO 0180133)

Application: WO 2001US12289 20010416 (PCT/WO US0112289)

Priority Application: US 2000198088 20000417

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15361

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... go through the conventional checkout process. The consumer simply identifies the goods desired, provides credit/ **debit card** information

(or any other form of **electronic payment**) over the wireless shopping device and receives an **authorization code** that denotes that the item to be purchased has been paid for.

The consumer then...

8/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788853 **Image available**

A METHOD FOR THE SECURE TRANSFER OF PAYMENTS
PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE

Patent Applicant/Assignee:

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US):

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BRAHMBHATT Bhagwat, 45177 Cougar Circle, Fremont, CA 94539, US, US
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122374 A1 20010329 (WO 0122374)

Application: WO 2000IE101 20000907 (PCT/WO IE0000101)

Priority Application: EP 99650088 19990922; US 2000200672 20000428; US
2000567975 20000510

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE
(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17440

...International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... to encompass not alone what is considered generally as being a credit card, but also **debit cards** and any other issued cards and payment accounts which comprise a standard payment account number...
...manner. Further it is essential for the payment card holder be able to use the **payment** card for **electronic** commerce in substantially the same way as the payment card holder uses a payment card...use them. Indeed it has been suggested that virtually none of the \$13 billion in **on - line purchases** by consumers in 1998 was made with 0 electronic wallets. Various methods have been proposed...normal purchase decisions. Consumers will be much more likely to engage in electronic commerce if

on - line card payments can be accomplished as simply and conveniently as a traditional cardpresent payment. Once card holders can conveniently and securely buy on-line, it is suggested that the purchase volume taking place on - line will greatly increase. Even so, electronic commerce has grown without the active involvement of the...

...made significant investments to support on-line commerce, particularly in 20 establishing the Secure Electronic Transaction (SET) standard, they have not yet recognised any tangible marketing advantage. It would appear that...this prior to final transmission or submission to the merchant computer to complete the payment authorisation request. Ideally the identity of the card holder is authenticated by a password, a digital certificate...

...the merchant computer the steps are performed of:
the merchant computer places a payment card authorisation request with the merchant payment acquirer computer;
the merchant payment acquirer computer contacts the card issuer...on the purchase and merchant information received;
maintaining a message database;
(F) authorizing a payment authorization request, comprising:
- 19
receiving an authorization request;
authorizing the payment request

request based on a predetermined protocol; and
completing payment settlement for...reason for this is that ezCards are simply virtual versions of an existing payment or debit card, which enables card holders to conveniently and securely buy on-line. The distribution and activation...it makes it more difficult to use in mail order transactions as well, because the authorization request that is sent to the issuing bank by the merchant acquirer bank can indicate whether...already has merchant information and also merchant payment acquirer information sufficient to contact the merchant payment acquirer computer i. e. the ezCard is operative. The term OPT has been used in the flowcharts in some...35, usually by means of payment-card-association networks. The Card issuer computer evaluates the authorization request using standard credit-risk data. The card issuer in step 36 contacts the merchant payment...associations typically assess a per-transaction fee for use of their networks in processing the authorization request and response corresponding to steps 34 and 35. The optional method comprising steps 38 and...

8/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00777012

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR PROVIDING AN INTERFACE BETWEEN A FIRST SERVER AND A SECOND SERVER.
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE BASEE SUR JAVA

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109721 A2-A3 20010208 (WO 0109721)

Application: WO 2000US20561 20000728 (PCT/WO US0020561)

Priority Application: US 99364531 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 126924

Main International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... MasterCard may be considered. SET may require authentication of all parties involved with a credit card transaction through the use of digital signatures and certificates, and may use a separate encryption... authorization", "User identification" and "session timeout" services. The Activity framework provides "Activity level Page access authorization".

Codes Table Services

Description

Codes Table Services enable applications to utilize externally stored parameters and validation...

8/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 **Image available**

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT

PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
VIRTUELS

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US
2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... and proceeds to a block 382 where the request is received. For example, a purchase **authorization request** or a refund request is received from the transaction server 84 and a credit infon...

...request is then formatted to be compatible with the appropriate credit processing sub-system, i. e ., the account/ **billing** sub-system 94, the payment processing sub-system 95 and/or the account enrollment sub...

...information and account holder information, such as name and address; calculating interest; calculating minimum monthly **payments** ; generating **electronic** monthly statements; and calculating other charges, known as discounts. The discount is the portion of...

...388, the result is then returned to requester, e.g., the result of a purchase **authorization request** is returned to the transaction server 84 and credit information, for e)pmples, a credit...processing could be that night or at a later date based on the contract, i. e ., terms of the **purchase** transaction. FIGURE 41 illustrates an exemplary Web page 4100 for designating when batches should be...

...where standard commerce engine processing is performed. More specifically, in block 316 traditional credit or **debit card** authorization is performed such as approval or denial for the use of a credit card...its percentage and pays the sellers their portion. The financial institution 59 waits for their **billing** cycle, e .g., monthly, and then charges the buyers for their purchases plus interest charges. The financial...

8/3,K/9 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00762429 **Image available**

**CONTINGENCY-BASED OPTIONS AND FUTURES FOR CONTINGENT TRAVEL ACCOMMODATIONS
OPTIONS ET OPERATIONS A TERMES REPOSANT SUR DES FAITS IMPREVUS DESTINES A
DES LOGEMENTS DE VOYAGES IMPREVUS**

Patent Applicant/Inventor:

CELLA Charles H, 34 Old West Elm Street, Pembroke, MA 02359-1708, US, US
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KELLY Edward J, 5 Sessions Street, Wellesley, MA 02482-6033, US, US
(Residence), US (Nationality)

VINCENT Matthew P, 5 Davis Lane, Georgetown, MA 01833, US, US (Residence)
, US (Nationality)

Legal Representative:

KELLY Edward J (et al) (agent), Foley, Hoag & Eliot, LLP, One Post Office
Square, Boston, MA 02109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075838 A1 20001214 (WO 0075838)

Application: WO 2000US15546 20000605 (PCT/WO US0015546)

Priority Application: US 99137310 19990603

Designated States: AU CA JP KR

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 17801

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... financial transaction settlement sub-system.

The financial transaction settlement sub-system processes various modes of **payment** for accepted options, e.g., including processing credit card **authorization requests**, **debit card purchase** requests, **electronic** money ("e-money") requests, or other such financial transaction request. For example, the financial transaction settlement sub...

8/3,K/10 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00762426 **Image available**

**A SECURE INTERNET VAULT FOR CONSUMER RECEIPTS, LEGAL DOCUMENTS AND COMMERCE
CHAMBRE FORTE PROTEGEE SUR INTERNET POUR RECUS, DOCUMENTS JURIDIQUES ET
COMMERCE DU CONSOMMATEUR**

Patent Applicant/Assignee:

RECEIPTCITY COM INC, 3051 N. 1st Street, San Jose, CA 95134, US, US
(Residence), US (Nationality)

Inventor(s):

ALLAN Scott T, 2924 Hillside Drive, Burlingame, CA 94010, US,

MILES Jeffery T, 6196 Gilder Drive, San Jose, CA 95123, US,

STOUT J Gregory, 642 Caliente #23, Sunnyvale, CA 94086, US,

VALLIANI Aziz, 1111 Tewa Court, Fremont, CA 94539, US,

RAFII Abbas, 1546 Wisteria Court, Los Altos, CA 94024, US,

KAREEMI Nazim, 2145 Emerson Street, Palo Alto, CA 94301, US,

Legal Representative:

KAUFMAN Michael A (et al) (agent), Flehr Hohbach Test Albritton & Herbert
LLP, 4 Embarcadero Center, Suite 3400, San Francisco, CA 94111-4187, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075835 A2-A3 20001214 (WO 0075835)
Application: WO 2000US15371 20000602 (PCT/WO US0015371)
Priority Application: US 99137575 19990604; US 99141380 19990628; US
2000480883 20000110

Designated States: CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 17914

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... their data, to payment processors, auditors credit-card
companies, as a few examples.

-- Logging

The **electronics** -receipt service generates **billing** events to
enable its billing system to assemble information for billing purposes.

The billing system...account type), AcctNum (the account number),

ExprDate

(the expiration date of the card), AuthCode (the **authorization code**),

AuthSrc (the ID of the authorizer), MerchID (the merchant ID), DateStrnp

(stamped date and time...

...or one of a dictionary of department

IDs. The account type may include credit card, **cash** , **debit card** ,
check,

smart card or unspecified. The account number is the number of the
customer's payment card, checking account, **proprietary card** , etc. The
ID

of the Authorizer is, for example, NPC, FirstData or unspecified.

29

The...

8/3,K/11 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00762425 **Image available**

AN ELECTRONIC-RECEIPTS SERVICE

SERVICE ELECTRONIQUE DE RECUS

Patent Applicant/Assignee:

RECEIPTCITY COM INC, 3051 N. 1st Street, San Jose, CA 95134, US, US
(Residence), US (Nationality)

Inventor(s):

ALLAN Scott T, 2924 Hillside Drive, Burlingame, CA 94010, US,

MILES Jeffery, 6196 Gilder Drive, San Jose, CA 95123, US,

STOUT J Greg, 642 Caliente, #23, Sunnyvale, CA 94086, US,

VALLIANI Aziz, 1111 Tewa Court, Fremont, CA 94539, US,

RAFII Abbas, 1546 Wisteria Court, Los Altos, CA 94024, US,

KAREEMI Nazim, 2145 Emerson Street, Palo Alto, CA, US,

Legal Representative:

KAUFMAN Michael A (et al) (agent), Flehr Hohbach Test Albritton & Herbert
LLP, 4 Embarcadero Center, Suite 3400, San Francisco, CA 94111-4187, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075834 A2-A3 20001214 (WO 0075834)
Application: WO 2000US15368 20000602 (PCT/WO US0015368)
Priority Application: US 99137575 19990604; US 99141380 19990628; US
2000480883 20000110
Designated States: CA JP
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 18738

Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... their data, to payment processors, auditors credit-card
companies, as a few examples.
-- Logging
The **electronics** -receipt service generates **billing** events to
enable its billing system to assemble information for billing purposes.
The billing system...account type), AcctNum (the account number),
ExprDate
(the expiration date of the card), AuthCode (the **authorization code**),
AuthSrc (the ID of the authorizer), MerchID (the merchant ID), DateStmp
(stamped date and time...
...or one of a dictionary of department
ILDs. The account type may include credit card, **cash** , **debit card** ,
check,
smart card or unspecified. The account number is the number of the
customer's payment card, checking account, **proprietary card** , etc. The
ID
28
of the Authorizer is, for example, NPC, FirstData or unspecified.
The...

8/3,K/12 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761423

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)
Application: WO 2000US14457 20000524 (PCT/WO US0014457)

Priority Application: US 99321136 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150133

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... are Product Considerations

a) Does the product provide the following features?

0 Support for definition of DBMS advanced features (e.g. triggers,
stored procedures, replication, application logic, application
generation, referential integrity)
Support for versioning and...

8/3,K/13 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00748803 **Image available**

ELECTRONIC BOOK ALTERNATIVE DELIVERY SYSTEMS

PROCEDES DE DISTRIBUTION DE REMPLACEMENT POUR LIVRES ELECTRONIQUES

Patent Applicant/Assignee:

DISCOVERY COMMUNICATIONS INC, 7700 Wisconsin Avenue, Bethesda, MD
20814-3522, US, US (Residence), US (Nationality)

Inventor(s):

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ASMUSSEN Michael L, 2627 Meadow Hall Drive, Herndon, VA 20171, US
MCCOSKEY John S, 4692 N. Lariat Drive, Castle Rock, CO 80104, US

Legal Representative:

HARROP John K, Dorsey & Whitney LLP, Suite 300 South, 1001 Pennsylvania
Avenue, N.W., Washington, DC 20004, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062228 A2 20001019 (WO 0062228)

Application: WO 2000US9541 20000411 (PCT/WO US0009541)

Priority Application: US 99289957 19990413

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 36583

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... claim 93, farther comprising a billing system coupled to the order and authorization system, the **billing** system receiving the **electronic** book order and generating a billing record. 107. The apparatus of claim 93, wherein the billing record is used to debit a **cash card** included in the terminal, the billing system sending a debit signal corresponding to the billing...

...are collocated with a billing system. 117. The apparatus of claim 93, wherein the local **authorization code** includes a terminal address, a routing indicator, and a terminal identifier. 118. The apparatus of claim 117, wherein the local **authorization code** further includes an electronic book identifier, and wherein the broadcaster broadcasts a plurality of electronic...

...other broadcast programs as a multiplex broadcast, and wherein the authorization signal provides a local **authorization code** addressed to the terminal, the local **authorization code** allowing the terminal to demultiplex, decrypt and display the electronic book. 120. The system of claim 119, wherein the other broadcast programs are digital broadcast programs, wherein the local **authorization code** is multiplexed with the digital broadcast programs, and wherein the terminal demultiplexes the local **authorization code** to access the electronic book. 121. The system of claim 119, wherein the local **authorization code** is transmitted by the processor system to the terminal. 122. The system of claim 119, wherein the local **authorization code** is transmitted to the terminal in an unencrypted format. 198. The system of claim 197, wherein the **authorization code** for a remainder of the electronic book is provided to the terminal upon purchasing the...System

N CONNECTOR

P I K 262

U LIBRARY

B

L 266

VIEWER

S

H **Billing** 274

E &

R Collection Telephone PHONE CONNECTOR

System

282 278

200

nterne 279 ntran

Web Site

279...

8/3,K/14 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736216 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES

Patent Applicant/Inventor:

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US

(Residence), US (Nationality)

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class: G06F-017/60

International Patent Class: G06F-017/00 ...

... G06F-015/30 ...

... G06F-011/00 ...

... G06F-007/00 ...

... G06F-003/00

Fulltext Availability:

Claims

Claim

... procedures (if appropriate), merchant location and merchant identifier. It is important to note that some **payment** methods (e .g., check, credit and debit) require authorization procedures, while others (e.g., cash, certified check...

...each merchant. Examples include, but is not limited to: default payment method, credit card number, **debit card** number, bank account number, associations between each merchant and each payment method. Customer personal information...

...store 12 is a conventional "brick and mortar" store where consumers can physically select and **purchase** merchandise, whereas **online** merchant 12' is a WEB site operated by a merchant that allows online consumers to...online merchant computer 734. Upon receiving the data, the online merchant computer 734 creates an **authorization request** comprised of the customer ID, a merchant ID and transaction data, and then transmits the

?

File 344:Chinese Patents Abs Aug 1985-2004/Mar
(c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Jan(Updated 040506)
(c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200433
(c) 2004 Thomson Derwent

? ds

Set	Items	Description
S1	15428	(E OR ELECTRONIC? OR DIGIT? OR ONLINE OR ON()LINE) (3N) (CHARGE? OR PURCHASE? OR PAYMENT? OR DISBURSEMENT? OR BILLING?) OR EDI OR ELECTRONIC()DATA()EXCHANG? OR ELECTRONIC()TRANSACTION?
S2	7923	(CASH OR PREPAID OR UNIVERSAL OR PROPRIETARY OR RELOADABLE OR DEBIT) (1W) (CARD OR CARDS)
S3	647	(AUTHORIZ? OR AUTHORIS?) () (REQUEST? OR CODE OR CODES OR CODING?)
S4	28	OVERPAYMENT? OR UNDERPAYMENT?
S5	10016	AU=(TAKATSU, Y? OR TAKATSU Y? OR YAMAZAKI, H? OR YAMAZAKI - H?)
S6	258	S1 AND S2
S7	1	S6 AND S3
S8	1	S6 AND S4
S9	1	S8 NOT S7

7/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015238146 **Image available**
WPI Acc No: 2003-299072/200329
Related WPI Acc No: 2002-216740
XRPX Acc No: N03-237857

**Multi-function transaction processing system for e .g. Internet
purchase has card assembly with indicator for preventing printing on
preprinted material side of card assembly**

Patent Assignee: ARIAS L (ARIA-I)

Inventor: ARIAS L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020188510	A1	20021212	US 2000588917	A	20000608	200329 B
			US 2002120896	A	20020411	

Priority Applications (No Type Date): US 2002120896 A 20020411; US
2000588917 A 20000608

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020188510	A1	11	G06F-017/60	CIP of application US 2000588917

Abstract (Basic): US 20020188510 A1

NOVELTY - A transaction terminal (20) has data entry facility (24) with payment authority input and transaction processor (30) communicating with control processor (40). A printer assembly (37) generates a card assembly having promotional material and **authorization code** facilitating transaction according to pre-fixed value of user account. An indicator prevents printing on pre-printed material side of card assembly.

USE - Multi-function transaction processing system for commercial transactions such as credit/ **debit card** purchase, pre-paid telephony service, Internet purchase, lottery purchase.

ADVANTAGE - Provides an effective source for dissemination of promotional materials in connection with transaction and issues customized cards with minimal printer error and account losses. Provides an alert to user when the card assembly is not properly oriented. Establishes prepaid service and limits the extent of telephony communication by pre-fixed value of user account associated with **authorization code**.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic representation of multi-function transaction processing system.

transaction terminal (20)
data entry facility (24)
transaction processor (30)
printer assembly (37)
control processor (40)
pp; 11 DwgNo 3/4

Title Terms: MULTI; FUNCTION; TRANSACTION; PROCESS; SYSTEM; PURCHASE; CARD;
ASSEMBLE; INDICATE; PREVENT; PRINT; PREPRINTED; MATERIAL; SIDE; CARD;
ASSEMBLE

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

?

9/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015010038 **Image available**

WPI Acc No: 2003-070555/200307

XRPX Acc No: N03-054800

Goods selling data processor for debit - card payment system, writes electronic money value corresponding to overpayment in debit card by recognizing payment for withdrawn money

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002279531	A	20020927	JP 200179213	A	20010319	200307 B

Priority Applications (No Type Date): JP 200179213 A 20010319

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002279531	A	13	G07G-001/12	

Abstract (Basic): JP 2002279531 A

NOVELTY - The processor judges whether the **overpayment** money which is the difference of withdrawn money and sales money, is less than the amount read from **debit card** . Information regarding the withdrawn money and customer are transmitted to a host. The payment for withdrawn money is recognized based on response data from host and electronic money value corresponding to **overpayment** written in the **debit card** .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Goods selling data processing method; and
- (2) Computer program for processing goods selling data.

USE - Goods selling data processor used for **debit - card** payment system.

ADVANTAGE - The electronic money value is written in the **debit card** , without making a customer to go to the place where the refill device which refills electronic money is installed and hence improves goods selling data processing efficiency with respect to a customer.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the goods selling data processing method. (Drawing includes non-English language text).

pp; 13 DwgNo 6/14

Title Terms: GOODS; SELL; DATA; PROCESSOR; DEBIT; CARD; PAY; SYSTEM; WRITING; ELECTRONIC; MONEY; VALUE; CORRESPOND; DEBIT; CARD; RECOGNISE; PAY; WITHDRAW; MONEY

Derwent Class: T01; T04; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60

File Segment: EPI

?

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Apr
(c)2004 Info.Sources Inc
File 2:INSPEC 1969-2004/May W3
(c) 2004 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/Apr
(c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2004/May W4
(c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Apr
(c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2004/May 27
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/May 27
(c) 2004 The New York Times
? ds

Set	Items	Description
S1	27243	(E OR ELECTRONIC? OR DIGIT? OR ONLINE OR ON()LINE) (3N) (CHARGE? OR PURCHASE? OR PAYMENT? OR DISBURSEMENT? OR BILLING?) OR EDI OR ELECTRONIC()DATA()EXCHANG? OR ELECTRONIC()TRANSACTION?
S2	7596	(CASH OR PREPAID OR UNIVERSAL OR PROPRIETARY OR RELOADABLE OR DEBIT) (1W) (CARD OR CARDS)
S3	109	(AUTHORIZ? OR AUTHORIS?) () (REQUEST? OR CODE OR CODES OR CODING?)
S4	656	OVERPAYMENT? OR UNDERPAYMENT?
S5	990	AU=(TAKATSU, Y? OR TAKATSU Y? OR YAMAZAKI, H? OR YAMAZAKI - H?)
S6	507	S1 AND S2
S7	0	S6 AND S3
S8	0	S6 AND S4
S9	2	S2 AND (S3 OR S4)
S10	1	S9 NOT PY>1998
S11	6	S1 AND (S3 OR S4)
S12	6	S11 NOT S10
S13	6	S12 NOT PY>1998
S14	5	RD (unique items)
S15	0	S5 AND S1

10/5/1 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01107247 DOCUMENT TYPE: Product

PRODUCT NAME: ORDER POWER! (107247)

Computer Solutions Inc (238694)
6187 NW 167th St #H33
Miami Lakes, FL 33015-4303 United States
TELEPHONE: (305) 558-7000

RECORD TYPE: Directory

CONTACT: Sales Department

Computer Solutions' ORDER POWER! is a catalog, mail order management, and fulfillment system that includes credit card authorization, accounts payable and receivable, customer service, general ledger, gift certificate, order entry, and other features. For customer service processing, ORDER POWER! personalizes interactions. Customer service representatives can access ordering information easily, streamlining returns and other processes. ORDER POWER! authorizes and deposits credit cards quickly, transmitting information to major credit card centers. The system also can process transactions involving some **debit cards**. ORDER POWER! tracks and supports the sale and redemption of gift certificates. It streamlines mail list management, tracks mailings to individual customers, and generates demographic reports. The system supports e-mail and multinational address information. ORDER POWER!'s Accounts Payable module handles due date calculations, automated expense distributions, and other processes. It includes invoice, payment, purchase order costing, customer refund, and other features. Accounts Receivable tracks short payments, **overpayments**, and payment discounts. The General Ledger handles up to 13 fiscal periods. It can produce a wide range of financial statements. ORDER POWER! also includes warehouse management, sales and source analysis, manifesting, activity and tracking components. The system is available with text-based or graphical interfaces and can be extended with an optional forecasting module.

DESCRIPTORS: Accounting; Catalogs; Distribution Management; E-Commerce;
Internet Marketing; Mailing Lists; Order Fulfillment; Outsourcing;
Retailers; Store Building; Warehouse Management; Web Site Design

HARDWARE: IBM iSeries
OPERATING SYSTEM: OS/400
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini
POTENTIAL USERS: Retailers, E-Commerce
PRICE: Available upon request

REVISION DATE: 200209

14/3,K/1 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00092740 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--CyberCash Inc (862134)

TITLE: CyberCash: the Net is money from secure electronic commerce

AUTHOR: Pike, Bill

SOURCE: Application Development Trends, v3 n6 psl0(2) Jun 1996

ISSN: 1073-9564

HOME PAGE: <http://www.spgnet.com>

RECORD TYPE: Review

REVIEW TYPE: Company

REVISION DATE: 20020730

...Internet. CyberCash Secure Internet Payment Service works in real time to transmit money and send **authorization** codes back to merchants. Most browsers can be used to shop for goods and services on...

DESCRIPTORS: **E - Payment** ; Internet Marketing; Internet Utilities;
Software Marketing

14/3,K/2 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5135115

Title: The check's in the (E)-mail

Author(s): Bower, B.D.

Journal: InformationWEEK no.554 p.80, 84

Publication Date: 20 Nov. 1995 Country of Publication: USA

CODEN: INFWE4 ISSN: 8750-6874

Language: English

Subfile: D

Copyright 1995, IEE

...Abstract: Express bills Lawrence Livermore National Laboratories in Livermore, Calif., it sends an electronic data interchange (**EDI**)-formatted invoice via E-mail on the Internet. Lawrence Livermore processes the bill through a payment processing system, encrypts and **E**-mails an **EDI payment authorization request** to Bank of America in San Francisco. The bank confirms the request, validates the data...

... five suppliers to the laboratory that's involved in Bank of America's Internet-based **EDI** payment pilot. The project uses the Internet's E-mail infrastructure to transport encrypted **EDI** invoices, payment authorizations, and acknowledgments between Lawrence Livermore and Bank of America.

14/3,K/3 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03552306 INSPEC Abstract Number: D90000371

Title: Electronic transactions **require changes in laws**

Author(s): Wright, B.

Journal: International Computer Law Adviser vol.3, no.12 p.4-5

Publication Date: Sept. 1989 **Country of Publication:** USA

CODEN: ICLAER **ISSN:** 0893-2859

Language: English

Subfile: D

Title: Electronic transactions **require changes in laws**

...Abstract: of pulp and ink. Many companies now contract and bill for goods and services with **electronic** data interchange **purchase** orders, bills of lading and invoices. Consumers often buy products through videotex. Securities traders also...

... business transactions speak of documents, writings and signatures, rather than electronic messages, data logs and **authorization codes** . Three such examples are described and reasons why these regulations have not been updated are...

...Identifiers: **EDI** ; ...

... **electronic transactions** ; ...

... **electronic** data interchange **purchase** orders...

... **authorization codes** ;

14/3,K/4 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00268383 92PI02-180

RapidTax -- Tax software gets better with age

Meadows, Laura Lou

PC Magazine , February 25, 1992 , v11 n4 p290, 298, 2 Page(s)

ISSN: 0888-8507

Company Name: DacEasy

Product Name: RapidTax

... detailed worksheets, an Interview feature, a pop-up calculator, operational help screens, tax help windows, **electronic** filing, and client **billing** ; but tax help is meager, and many two-keystroke commands are not onscreen. Also says the program d not do well in depreciation computation, **underpayment** penalty calculation, and passive losses. Includes a product summary, and a screen display. (tbc)

14/3,K/5 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

06637015

E-money making inroads'

JAPAN: USE OF ELECTRONIC MONEY TESTED

The Japan Times (XAO) 28 May 1998 P.8

Language: ENGLISH

... personal computers or telephones. Payments can be settled on the Internet by punching in an **authorisation code** . Another type of electronic money is in a form of IC card known as the...

... store's computer will check the card's balance and deduct the amount accordingly during purchase . Electronic money will be more convenient than cash for consumers as the payment cards can be...
?

File 16:Gale Group PROMT(R) 1990-2004/May 28
(c) 2004 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/May 28
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/May 28
(c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/May 27
(c) 2004 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2004/May 28
(c) 2004 The Gale Group
File 9:Business & Industry(R) Jul/1994-2004/May 27
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/May 28
(c) 2004 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2004/May 28
(c) 2004 The Dialog Corp.
File 95:TEME-Technology & Management 1989-2004/May W2
(c) 2004 FIZ TECHNIK
File 476:Financial Times Fulltext 1982-2004/May 28
(c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/May 28
(c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/May 28
(c) 2004 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2004/May 27
(c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/May 25
(c) 2004 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

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>>>Item 1 is not within valid item range for file 813

? show files;ds

File 16:Gale Group PROMT(R) 1990-2004/May 28
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File 160:Gale Group PROMT(R) 1972-1989
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File 275:Gale Group Computer DB(TM) 1983-2004/May 28
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File 621:Gale Group New Prod.Annou.(R) 1985-2004/May 27
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File 15:ABI/Inform(R) 1971-2004/May 28
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 File 634:San Jose Mercury Jun 1985-2004/May 25
 (c) 2004 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	558238	(E OR ELECTRONIC? OR DIGIT? OR ONLINE OR ON()LINE) (3N) (CHARGE? OR PURCHASE? OR PAYMENT? OR DISBURSEMENT? OR BILLING?) OR EDI OR ELECTRONIC()DATA()EXCHANG? OR ELECTRONIC()TRANSACTION?
S2	190714	(CASH OR PREPAID OR UNIVERSAL OR PROPRIETARY OR RELOADABLE OR DEBIT) (1W) (CARD OR CARDS)
S3	4381	(AUTHORIZ? OR AUTHORIS?) () (REQUEST? OR CODE OR CODES OR CODING?)
S4	21651	OVERPAYMENT? OR UNDERPAYMENT?
S5	55	AU=(TAKATSU, Y? OR TAKATSU Y? OR YAMAZAKI, H? OR YAMAZAKI - H?)
S6	14087	S1(S)S2
S7	6	S6(S)S3
S8	3	RD (unique items)
S9	0	S6(S)S4
S10	94	S2(S) (S3 OR S4)
S11	91	S10 NOT S8
S12	50	S11 NOT PY>1998
S13	37	RD (unique items)
S14	0	S5(S)S1

8/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06959709 Supplier Number: 58826370 (USE FORMAT 7 FOR FULLTEXT)
National Australia Bank Group and Digital Courier Technologies, Inc.
Announce Development of Smartcard-Enabled Internet Payment Processing Facility.
PR Newswire, p6812
Jan 21, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 871

... and are the most secure means of on-line payment available.
National Australia customers accepting **on - line payments** via credit and **debit cards** will be offered Digital Courier's transaction monitoring and fraud detection software, which contains information...
...transactions, at any point in their life-cycle, with data available in real time, and **authorisation requests** being answered in five seconds or less.
The Digital Courier link-up will also mean...

8/3,K/2 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02069436 SUPPLIER NUMBER: 19414140 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic commerce. (Technology Information)
Giles, Roosevelt
Network VAR, v5, n5, p26(7)
May, 1997
ISSN: 1082-8818 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5838 LINE COUNT: 00478

... cybercash.com). Once a price is negotiated with the merchant, the customer is sent an **on - line invoice** detailing the **purchase** information and a statement confirming the total charges. The customer then adds a credit card number or **debit card** information, including a PIN where appropriate. This information is encrypted and returned to the merchant...

...to the CyberCash server. At this point, CyberCash initiates a standard credit card or debit **authorization request** to the merchant's bank or designated merchant acquirer (processing center). After the **authorization request** is processed, CyberCash forwards a response to the merchant, who completes the transaction. CyberCash's...

8/3,K/3 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

17472277 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Electronic commerce & paper based banking
SYED A. MATEEN
BUSINESS RECORDER

June 28, 2001

JOURNAL CODE: WBRE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 10239

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to the Cyber-Cash server. Cyber-Cash then initiates a standard credit card or debit **authorisation request** to the merchant's bank or designated merchant acquirer (processing centre). After the **authorisation request** has been processed, Cyber-Cash forwards a response to the merchant who then completes the...

13/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05551829 Supplier Number: 48413652 (USE FORMAT 7 FOR FULLTEXT)
**Triton PCS and Triton Cellular Select National Telemanagement's SmartPay
Wireless for PCS and Cellular Markets**
PR Newswire, p0408NYW093
April 8, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 548

... places and receives calls as usual with no need to enter a PIN
number or **debit - card authorization code** .

"In addition to offering our customers the option to prepay for
service, the SmartPay system...

13/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05496162 Supplier Number: 48329215 (USE FORMAT 7 FOR FULLTEXT)
**Overseas voice and fax ripe for IP's picking -- New services are evolving
rapidly to poach international carriers' market share**
Rockwell, Mark
InternetWeek, p13
March 2, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1527

... for 7.5 cents to 9 cents per minute.

The service will be sold via **prepaid cards** , so customers will not
receive a bill, the AT&T spokesman said. In exchange for...

...less quality, the spokesman said. Callers will have to enter a local
access number, an **authorization code** and then their calling number, and
only domestic calls can be made. The AT&T...

13/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05080927 Supplier Number: 47458700
Phone cards get guarantee.
Hirth, Diane
Sun-Sentinel (Fort Lauderdale, FL), pA1
June 11, 1997
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

...Service Commission unanimously passed new guidelines for the protection
of consumers in Florida who utilize **prepaid phone cards** . The new rules,
which are created to improve the reliability of **prepaid calling cards**
for consumers, mandate that a replacement card or a refund be given to
users if...

...The new rules also include the printing of a legible toll-free number and an **authorization code** in phone cards, as well as any applicable extra charges and per minute rates of phone use. The new guidelines require **prepaid phone card** firms to register with the state of Florida. Phone cards have to be likewise usable...

13/3,K/4 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

04813361 Supplier Number: 47081834 (USE FORMAT 7 FOR FULLTEXT)
Telecom Roundup - CommNet Cellular Picks Prepaid Cellular Svc. 01/31/97
Newsbytes, pN/A
Jan 31, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 152

... customer doesn't need to enter a personal identification number (PIN), and there's no **debit card** or **authorization code** to use. Prepaid customers hear a reminder, audible only to them, when air time is ...

13/3,K/5 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

04811415 Supplier Number: 47078853 (USE FORMAT 7 FOR FULLTEXT)
CommNet Cellular Adopts SmartPay Wireless(TM) for Their Prepaid Cellular Service
PR Newswire, p0130LATH057
Jan 30, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 551

... receives -- calls like any other cellular customer. There is no PIN code to enter, no **debit card** or **authorization code** to use. Prepaid customers hear a reminder, audible only to them, when air time is...

13/3,K/6 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

04810468 Supplier Number: 47077551 (USE FORMAT 7 FOR FULLTEXT)
CommNet Cellular Adopts SmartPay Wireless For Their Prepaid Cellular Service
News Release, pN/A
Jan 30, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 491

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...receives -- calls like any other cellular customer. There is no PIN code

to enter, no **debit card** or **authorization code** to use. Prepaid customers hear a reminder, audible only to them, when air time is...

...phone. Plus, we allow features such as voice mail, realtune roaming and incoming calls, unlike **debit - card** programs. We also have available more than 45,000 outlets nationwide where SmartPay customers can...

13/3,K/7 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

04517356 Supplier Number: 46636012 (USE FORMAT 7 FOR FULLTEXT)

FEATURE/Pacific Bell Offers Ten Tips for Prepaid Phone Cards.

Business Wire, p08190179

August 19, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 775

... a thief needs to use the time
you've purchased, is the 800 number and **authorization code**. Ensure that the **authorization code** has not, or could not be compromised. For example, Pacific Bell applies a "scratch-off" coating on all **prepaid cards** to secure the **authorization code**.

9. Some prepaid phone card companies, like Pacific Bell, also offer cards with Spanish-language...

13/3,K/8 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

04096762 Supplier Number: 45970300 (USE FORMAT 7 FOR FULLTEXT)

Western Europe's Card Geography

Credit Card Management, p48

Dec, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2275

... Chips had been added to all CB payment cards by 1993, thus, they are not **prepaid cards**. When a card is used, the chip authenticates the card with the PIN identifying the cardholder. The chip can trigger an **authorization request**, validates the transaction and records its value.

CB claims that chip cards have greatly reduced...

13/3,K/9 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

02562020 Supplier Number: 43397557 (USE FORMAT 7 FOR FULLTEXT)

Universal Studios Gets Ticketing in Line with Digital-Data-Over-Voice Lines

CommunicationsWeek, p33

Oct 26, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 427

... dispensing machines take about 30 seconds to verify and authorize a customer's credit- or **debit - card** transaction. Modems are attached to the ticket machines and **authorization requests** are sent over conventional low-speed dial-up telephone lines.

Several months ago, Modular Data...

...the case of the Universal Studios point-of-sale application, customers swipe their credit or **debit cards** through a ticket machine, which is attached to a modem-sized DDOV multiplexer made by Integrated Network Corp. The **authorization request** is transmitted at 2.4 Kbps, using Pacific Bell's recently tariffed DDOV service, to...

13/3,K/10 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

01151306 Supplier Number: 41307675 (USE FORMAT 7 FOR FULLTEXT)

BANK FLEXES ATM MUSCLE: IN-STORE FUNDS TRANSFER DRAWS MEMBERS TO GROWING NETWORK

Communications News, p26

May, 1990

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1495

... debit-card transaction-authorization networks, customers of banks outside Florida are on-line.

All bank **debit - card** transactions from any ATM in First Florida's MAX ATM network are routed first to...

...on the back of each card is communicated to the Stratus computer, which switches the **authorization request** and PIN to the bank's IBM 3090 host or to the Honor network.

The...

13/3,K/11 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

10006640 SUPPLIER NUMBER: 20210511 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Fla. PSC adopted new regulations for companies that provide prepaid phone card services. (Florida Public Service Commission) (State Activities)

Communications Daily, v18, n24, p7(2)

Feb 5, 1998

ISSN: 0277-0679

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 182

LINE COUNT: 00017

TEXT:

...toll-free customer service number and network access number needed to use card, plus any **authorization code** needed to access service. Card companies must make consumer disclosures either on card, on its...

13/3,K/12 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

06441559 SUPPLIER NUMBER: 13677876 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The FCC's hard line on international resale. (Federal Communications Commission) (Column)

Toth, Victor J.

Business Communications Review, v23, n4, p54(3)

April, 1993

DOCUMENT TYPE: Column ISSN: 0162-3885 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2541 LINE COUNT: 00209

... from any telephone back to a switch based in the U.S. After entering an **authorization code** to verify the prepaid balance, the caller dials a destination number to anywhere in the...

13/3,K/13 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

06178167 SUPPLIER NUMBER: 12988121 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Retailer foils ticket fraud scheme. (Maria Butze of Key Travel in Fargo, North Dakota)

Dorsey, Jennifer

Travel Weekly, v51, n97, p1(2)

Dec 3, 1992

ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 755 LINE COUNT: 00056

... cardholder's signature that matches the one on the back of the card and an **authorization code**.

The staffer said that in the case of the Minneapolis agent, someone claiming to be...

13/3,K/14 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04634152 SUPPLIER NUMBER: 08548740 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Bank flexes ATM muscle. (First Florida Bank)

Communications News, v27, n5, p26(1)

May, 1990

ISSN: 0010-3632 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1616 LINE COUNT: 00125

... on the back of each card is communicated to the Stratus computer, which switches the **authorization request** and PIN to the bank's IBM 3090 host or to the Honor network.

The...

13/3,K/15 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02030153 SUPPLIER NUMBER: 19079723 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Telecom Roundup - CommNet Cellular Picks Prepaid Cellular Svc.

Newsbytes, pNEW01310014

Jan 31, 1997

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 155 LINE COUNT: 00016

... customer doesn't need to enter a personal identification number (PIN), and there's no **debit card** or **authorization code** to use. Prepaid customers hear a reminder, audible only to them, when air time is ...

13/3,K/16 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03877669 Supplier Number: 48468273 (USE FORMAT 7 FOR FULLTEXT)

DIXIE PLAYS THE BLUES

CardFAX, v98, n93, pN/A

May 5, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 152

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...was unable to alert Winn-Dixie when issuers approved transactions so the system resubmitted its **authorization requests**, resulting in the duplicate charges to customers' **debit cards**.

13/3,K/17 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03815138 Supplier Number: 48275115 (USE FORMAT 7 FOR FULLTEXT)

TELEPHONY

Communications Daily, v18, n24, pN/A

Feb 5, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1910

... automated voice response, outbound direct services.

Fla. PSC adopted new regulations for companies that provide **prepaid** phone **card** services, requiring that they be certificated by agency. Those lacking certificate will be subject to...

...toll-free customer service number and network access number needed to use card, plus any **authorization code** needed to access service. Card companies must make consumer disclosures either on card, on its...

13/3,K/18 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03541693 Supplier Number: 47320767 (USE FORMAT 7 FOR FULLTEXT)

AT&T/SOUTHWEST VOTER EDUCATION REGISTRATION PROJECT: AT&T launches FlexCall prepaid wireless service

M2 Presswire, pN/A

April 23, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 689

... Wireless Services.

"FlexCall is the easiest pre-paid cellular service because it avoids fumbling with **debit cards** or memorizing Personal Identification Numbers or **authorization codes**. FlexCall also allows customers to accept incoming calls," said Ahrens.

Costs as little as \$75...

13/3,K/19 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02535846 Supplier Number: 45111145 (USE FORMAT 7 FOR FULLTEXT)

Networks: MAC Adds Muscle To The POS Interchange Movement

POS News, pN/A

Nov 1, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 556

... their customers the ability to spend a minimum of \$200 each day by using their **debit cards** at the point of sale, and to allow stand-in processing by the network. A...

...in lieu of the issuer--such as when a bank is experiencing computer difficulties--fewer **authorization requests** will be denied at the point of sale.

While few observers believe bankers will completely...

13/3,K/20 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02132591 Supplier Number: 43977479 (USE FORMAT 7 FOR FULLTEXT)

PREPAID CALLING CARDS BEGINNING TO CATCH ON IN U.S.

Telecommunications Alert, v10, n138, pN/A

July 19, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 158

ConQuest Telecommunications Services, Dublin, OH, has introduced a **prepaid card** that is proving to be popular with college students. Each ConQuest card has a unique **authorization code** that is covered until use, much like a scratch-off lottery card.

ConQuest says the...

13/3,K/21 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01916806 Supplier Number: 43352689 (USE FORMAT 7 FOR FULLTEXT)

TSTS: MAJOR LOCAL TELEPHONE COMPANIES ANNOUNCE CAPABILITY TO SPEED-UP

CREDIT CARD TRANSACTION TIMES

EDGE, on & about AT&T, v7, n219, pN/A

Oct 5, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 767

... transaction traffic.

TSTS can support a variety of information service providers' applications such as credit/ **debit card** authorization, electronic benefit transfer, medical claims processing, and other online transaction processing applications. (Information Service Providers process and approve **authorization requests**.)

"With TSTS, the local telephone networks can support the rapid growth in card transactions, as...

13/3,K/22 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

2078414 Supplier Number: 02078414 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Overseas voice and fax ripe for IP's picking -- New services are evolving rapidly to poach international carriers' market share
(Revenue for transnational IP voice telephony will reach \$4.3 billion worldwide by 2002, up from only millions of dollars today)

Telepath, p T13

March 02, 1998

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1564

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for 7.5 cents to 9 cents per minute.

The service will be sold via **prepaid cards**, so customers will not receive a bill, the AT&T spokesman said. In exchange for...

...less quality, the spokesman said. Callers will have to enter a local access number, an **authorization code** and then their calling number, and only domestic calls can be made. The AT&T...

13/3,K/23 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1934489 Supplier Number: 01934489 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Comsat's new prepaid option gives simplicity to remote user
(Comsat Personal Communications has launched its Planet 1 Prepaid Voice Service)

RCR Radio Communications Report, v 16, n 36, p 56

September 08, 1997

DOCUMENT TYPE: Journal ISSN: 0744-0618 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 338

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...the new service, anyone using a Planet 1 Smart Card can place calls with a **prepaid calling card** available in 50-, 150-, or 500-minute increments

from Comsat and Planet 1 Global Distribution Partners worldwide. **Prepaid cards** , which can be purchased with cash or credit, offer simple dialing instructions and a unique **authorization code** .

TEXT:

...and can be refreshed by adding more money to the account, said the company.

The **prepaid cards** offer simple dialing instructions and a unique **authorization code** . At the beginning of each call, customers are notified how much time remains on their...

13/3,K/24 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1698826 Supplier Number: 01698826 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Prepaid System Offers Benefits To Subscribers, Carriers
(Cellular South will offer SmartPay, a prepaid wireless service developed by National Telemanagement)

Wireless Week, p 26

December 16, 1996

DOCUMENT TYPE: Journal ISSN: 1085-0473 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 718

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...transparency to the consumer. "Unlike many prepay wireless services offered today, SmartPay doesn't require **debit cards** , PIN numbers or **authorization codes** ," said Roger Boivin, executive vice president of NTC.

Instead, the carrier uses information coming from...

13/3,K/25 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01439724 00-90711

Debit card dilemma

Courter, Eileen

Credit Union Management v20n6 PP: 36-38 Jun 1997

ISSN: 0273-9267 JRNL CODE: CUM

WORD COUNT: 1928

...TEXT: debit card program. It's off-line with online authorization.

"That's the way most **debit card** programs now work," says Gary Easterling, VP/information technology. "It's similar to the way...

... get posted right away but there is an authorization process. That's on-line. That **authorization request** travels all the way through the network to our location. It we authorize the transaction...

13/3,K/26 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01206981 98-56376

Banking in cyberspace - A new frontier for treasury professionals

Hagen, Kathleen A

TMA Journal v16n2 PP: 45-51 Mar/Apr 1996

ISSN: 1080-1162 JRNL CODE: JCG

WORD COUNT: 2682

...TEXT: software, the consumer verifies his or her order and enters his or her credit or **debit card** information. The consumer information is encrypted and passed back to the merchant. The merchant then...

... and forwards it to the CyberCash server The CyberCash server then processes a credit or **debit card** authorization to the merchant's bank. The bank processes the **authorization request** and sends a reply to the CyberCash server, which in turn forwards the response to...

13/3,K/27 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01143881 97-93275

Western Europe's card geography

Welch, Peter; Coles, Malcolm

Credit Card Management v8n9 PP: 48-51 Dec 1995

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 2222

...TEXT: Chips had been added to all CB payment cards by 1993, thus, they are not **prepaid cards**. When a card is used, the chip authenticates the card with the PIN identifying the cardholder. The chip can trigger an **authorization request**, validates the transaction and records its value.

CB claims that chip cards have greatly reduced...

13/3,K/28 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01137557 97-86951

Agents of change: Virtual credit-card swiper makes banks feel secure

Goldberg, Michael

Computerworld v30n1 PP: 38 Dec 26, 1995

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 264

...ABSTRACT: what the founders of CyberCash Inc. hope to make into a digital cash, credit-, and **debit - card** payment system serving banks and merchants internationally. CyberCash encrypts credit-card, purchase, and merchant information and zips it over a bank network. In several seconds, the bank returns an **authorization code** to CyberCash, and the merchant can approve the sale.

13/3,K/29 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00745580 93-94801

Future IT trends and the security implications

Hammersley, Peter

Director Business Security Supplement PP: 70-75 Aug 1993

ISSN: 0012-3242 JRNL CODE: DRT

WORD COUNT: 2240

...TEXT: it could provide the means to access the client's account directly. At the moment **cash cards** are protected by a simple four-digit Personal Identification Number. This will, almost certainly, be insufficient when a smart card is considered. Random **authorisation** codes will be necessary. Uses other than holding cash will become apparent quickly. The smart card...

13/3,K/30 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03812428 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Flexible home loan to shake up market; Standard Life freestyle mortgage; Money monitor

SUNDAY TIMES (UNITED KINGDOM)

December 20, 1998

JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 245

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... redemption penalties for overpayments. The Freestyle mortgage also does not offer a cheque book or **debit card**. Nevertheless, it remains an attractive proposition.

Contact: 0845 8458451 to register for an information pack...

13/3,K/31 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03812421 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Future of home loans looks flexible; Money

SUNDAY TIMES (UNITED KINGDOM)

December 20, 1998

JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 407

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the mortgages also allow people to 'borrow' back their overpayments when necessary, and come with **debit cards** or chequebooks. Therefore, the mortgages can effectively operate as savings accounts, as well as loans ...

13/3,K/32 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03080526 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Flexible mortgage unveiled

ALICIA WYLLIE

SUNDAY TIMES (UNITED KINGDOM)

October 11, 1998

JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 320

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... scheme lets you make overpayments every month and borrow the money back using a Switch **debit card** or chequebook. Like other current-account mortgages, you can only borrow back what you have...

13/3,K/33 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0009545746 BOILSA8ADVFT

SAVING & BORROWING: Standard turns heat on rivals: Mortgages

JAMES MACKINTOSH

Financial Times, London Edition 1 ED, P 8

Saturday, December 19, 1998

DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 597

...malleable than many other flexible mortgages. It does not provide a linked cheque-book or **debit card**, unlike Bank of Scotland and Woolwich, and does not give an automatic right to increase the loan size unless earlier **overpayments** have been made.

Patrick Bunton, at mortgage broker London & Country, says a discounted or capped...

13/3,K/34 (Item 2 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0009038630 BOHC2ADAANFT

Front page - Weekend money: Your key to easy money: Krishna Guha reports on the race to market a cash card usable anywhere

KRISHNA GUHA

Financial Times, London Edition 1 ED, P 1

Saturday, March 29, 1997

DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,064

...to the third network, Link.

In turn, Link acts as a central switchboard, routing cash **authorisation requests** for 30 other banks and building societies, including Abbey National and Halifax. Some of these...

...use other Link machines. Whatever the form of the reciprocity agreement, the bank issuing the **cash card** pays a fee to the bank distributing money to its cardholder.

Customers can get cash...

13/3,K/35 (Item 3 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0005539957 BOAKGBFAAHFT

Survey of Information Technology in Finance (8): New horizons for debit cards Profile: EFTPOS

KEVIN TOWNSEND

Financial Times, P 7

Wednesday, November 7, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 959

....in excess of this limit, the terminal will automatically dial the service and obtain an **authorisation code** for the retailer. The second safeguard is the storage of 'hot card' details within each terminal. A hot card is defined as a **debit card** that has either been reported as stolen, or for which credit has been stopped by...

13/3,K/36 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0615398 BW0179

PACIFIC BELL: Pacific Bell Offers Ten Tips for Prepaid Phone Cards

August 19, 1996

Byline: Business, News & Feature Editors

...could not be compromised.

For example, Pacific Bell applies a "scratch-off" coating on all **prepaid cards** to secure the **authorization code**.

9. Some prepaid phone card companies, like Pacific Bell, also offer cards with Spanish-language...

13/3,K/37 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1086366 DATU037

AT&T Launches FlexCall Pre-Paid Wireless Service

DATE: April 22, 1997 16:11 EDT WORD COUNT: 793

...Wireless Services.

"FlexCall is the easiest pre-paid cellular service because it avoids fumbling with **debit cards** or memorizing Personal Identification Numbers or **authorization codes**. FlexCall also allows customers to accept incoming calls," said Ahrens.

Costs as Little as \$75...